

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: FRANCIS AVELLA,

Case No.: 15-25736 VFP

Judge: VINCENT F. PAPALIA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: OCTOBER 20, 2017

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: __HR__

Initial Debtor: _____ FA _____

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ ** __ per __MONTH__ to the Chapter 13 Trustee, starting on
__SEPTEMBER OF 2015__ for approximately __SIXTY (60)__ months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion:

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☒ Other information that may be important relating to the payment and length of plan:

- ** i. \$9,176 paid in to date through September of 2017 (over twenty-five (25) months);
ii. \$794 per month, starting in October of 2017, for a period of thirty-five (35) months

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$2,910 (ORIGINAL FEE PLUS SUPP. COUNSEL FEES)
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
INTERNAL REVENUE SERVICE	INCOME TAX LIABILITY	\$1,972.48

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SELECT PORTFOLIO SERVICING, AS SERVICER FOR BANK OF NEW YORK MELLON	MORTGAGE ARREARS, SPECIFICALLY POST-PETITION MORTGAGE ARREARS THROGUH THE MAY 2017 PAYMENT RELATING TO REAL PROPERTY LOCATED AT 1312 43 RD ST., NORTH BERGEN, NEW JERSEY	TOTAL OF \$23,513.87 CONSISTING OF POST-PETITION ARREARS IAO \$22,982.87 THROUGH THE MAY 2017 PAYMENT ALONG WITH COUNSEL FEES AND COSTS IN THE AMOUNT OF \$531.	N/A	\$23,513.87	CONTINUED PAYMENTS BY THE DEBTOR DIRECTLY TO SELECT PORTFOLIO SERVICING STARTING IN JUNE OF 2017

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
SPECIALIZED LOAN SERVICING FIRST MORTGAGE AGAINST 4306 NEWKIRK AVE., NORTH BERGEN NJ AND BANK OF AMERICA/AMALGAMATED, 2 ND MORTGAGE RELATING TO THE SAME PROPERTY	4306 NEWKIRK AVENUE, NORTH BERGEN, NJ	\$UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM(S)

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
NJ CLASS	STUDENT LOANS; NON-DISCHARGEABLE OBLIGATIONS	CONTINUED PAYMENTS BY THE DEBTOR OR DEBTOR'S CHILDREN, DIRECTLY TO STUDENT LOAN PROVIDER. TRUSTEE IS NOT TO MAKE PAYMENTS ON THIS OBLIGATION. DIRECT PAYMENTS BY THE DEBTOR OR DEBTOR'S CHILDREN.	DIRECT PAYMENTS BY THE DEBTOR AND/OR DEBTOR'S CHILDREN. TRUSTEE NOT TO MAKE PAYMENTS ON THIS OBLIGATION.

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions, Counsel Fees and Supplemental Counsel Fees
- 2) Secured Claims
- 3) Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: __APRIL 22, 2017__.

Explain below **why** the plan is being modified:
THE CREDITOR RELATING TO THE NEWKIRK
AVENUE PROPERTY HAS OBTAINED RELIEF FROM
STAY PROMPTING A MOTON BY THE TRUSTEE TO
DISMISS THE CASE

Explain below **how** the plan is being modified: THE PLAN
NOW PROVIDES FOR THE SURRENDER OF THE
NEWKIRK PROPERTY. NEW PAYMENTS STARTING
IN OCTOBER OF 2017, TO BE PAID BY THE DEBTOR,
ARE TO BE \$794 PER MONTH, FOR A PERIOD OF
THIRTY-FIVE MONTHS, CURING THE ARREARS ON
THE 43RD STREET PROPERTY.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: OCTOBER 20, 2017

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for the Debtor

Date: OCTOBER 20, 2017 _____

/S/ FRANCIS AVELLA _____
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: OCTOBER 20, 2017 ____

/S/ HERBERT B. RAYMOND, ESQ. _____
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: OCTOBER 20, 2017 _____

/S/ FRANCIS AVELLA _____
Debtor

Date: _____

Joint Debtor

Imaged Certificate of Notice Page 12 of 14

United States Bankruptcy Court
District of New JerseyIn re:
Francis D Avella
DebtorCase No. 15-25736-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 56

Date Rcvd: Oct 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.

db +Francis D Avella, 4306 Newkirk Avenue, North Bergen, NJ 07047-2710
cr #+Amalgamated Bank, c/o Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9,
Northfield, NJ 08225, UNITED STATES 08225-1857
cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
cr +The Bank of New York Mellon, f/k/a The Bank of New, c/o Frenkel, Lambert, Weiss, Weisman & G,
80 Main Street, Suite 460, West Orange, NJ 07052-5414
516876176 +Amalgamated Bank, 275 Seventh Avenue, New York, NY 10001-6708,
Attn: Loan Servicing, 6th Fl.
516000485 Amalgamated Bank, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
515696292 +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070
515696294 +BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070
515696299 Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000
515696297 Bank of America, PO Box 220411, Greensboro, NC 27420
515696298 +Bank of America, PO Box 30770, Tampa, FL 33630-3770
515696296 Bank of America, PO Box 53132, Phoenix, AZ 85072-3132
515696301 Bank of America, PO Box 53137, Phoenix, AZ 85072-3137
515696302 +Buckley Madole P C ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515696303 +Buckley Madole PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515696304 +Buckley Madole PC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515696306 +Countrywide Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
515696305 Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
515696307 +Countrywide Home Loans, Inc., PO Box 10221, Van Nuys, CA 91410-0221
515696309 +Crown Bank, 273 Brick Boulevard, Brick, NJ 08723-7167
515696308 +Crown Bank, PO Box 130, Brick, NJ 08723-0130
515869808 +Deutsche Bank National Trust Co., Trustee(See B10), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515696313 +Hehl and Hehl, 370 Chestnut Street, Union, NJ 07083-9401
515696314 +Hehl and Hehl ESQ, 370 Chestnut Street, Union, NJ 07083-9401
515696326 +Law Office of Frank Martone, ESQ, 1455 Broad Street, Bloomfield, NJ 07003-3047
515696327 +Mr. Frank Martone, ESQ, 1455 Broad Street, Bloomfield, NJ 07003-3047
515722074 +NJ Class, PO Box 548, Trenton NJ 08625-0548
515696329 +New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548
515696330 +New Jersey Higher Education, PO Box 540, Trenton, NJ 08625-0540
515696331 New Jersey Higher Education, PO Box 528, Trenton, NJ 08625
515696328 New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385
515696341 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
515696342 +SLS, PO Box 636005, Littleton, CO 80163-6005
515696340 +SLS, PO Box 11023, Orange, CA 92856-8123
515696348 +SPS, 10401 Deewood Parkway, Jacksonville, FL 32256-5007
515696354 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation,
50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08646)
515696337 Select Portfolio Servicing, 338 S. Warminster Road, One Conti Park, Suite 31,
Hatboro, PA 19040
515696343 Specialized Loan Servicing, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
515696345 +Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219
515696346 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
515696352 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
515696350 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
Trenton, NJ 08646-0269
515696358 +The Bank of New York, PO Box 6042, Mount Vernon, NY 10551-6042
515696356 +The Bank of New York, 502 White Clay Center, Newark, DE 19711-5469
515696357 The Bank of New York, PO Box 6968, Newark, DE 19714
515696359 +The Bank of New York Mellon, Attn: Frank Martone, ESQ, 1455 Broad Street,
Bloomfield, NJ 07003-3047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 23 2017 23:15:56 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2017 23:15:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515696311 +E-mail/Text: bky@martonelaw.com Oct 23 2017 23:15:06 Frank Martone, ESQ,
1455 Broad Street, Bloomfield, NJ 07003-3068
515696312 +E-mail/Text: bky@martonelaw.com Oct 23 2017 23:15:06 Frank Martone, ESQ PC,
1455 Broad Street, Bloomfield, NJ 07003-3068
515696322 E-mail/Text: cio.bncmail@irs.gov Oct 23 2017 23:15:26 IRS, ACS Support - Stop 5050,
PO Box 219236, Kansas City, MO 64121
515696349 +E-mail/Text: jennifer.chacon@spservicing.com Oct 23 2017 23:16:53 SPS, PO Box 65250,
Salt Lake City, UT 84165-0250
515696334 +E-mail/Text: jennifer.chacon@spservicing.com Oct 23 2017 23:16:53 Select Portfolio Services,
PO Box 65450, Salt Lake City, UT 84165-0450

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 56

Date Rcvd: Oct 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515696339 +E-mail/Text: jennifer.chacon@spservicing.com Oct 23 2017 23:16:53
Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
516551505 E-mail/Text: jennifer.chacon@spservicing.com Oct 23 2017 23:16:53
The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
515920612 +E-mail/Text: jennifer.chacon@spservicing.com Oct 23 2017 23:16:53
The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc.,
3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516876177* +Amalgamated Bank, 275 Seventh Avenue, New York, NY 10001-6708,
Attn: Loan Servicing, 6th Fl.
515696293* +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070
515696295* +BAC Home Loan Servicing Inc., PO Box 650070, Dallas, TX 75265-0070
515696310* +Crown Bank LLC, PO Box 130, Brick, NJ 08723-0130
515696324* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, PO Box 219236, Kansas City, MO 64121)
515696316* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Atlanta, GA 39901-0025)
515696320* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21125,
Philadelphia, PA 19114)
515696321* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21126,
Philadelphia, PA 19114)
515696317* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)
515696318* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)
515696323* +IRS, PO Box 804527, Cincinnati, OH 45280-4527
515696325* IRS Service Center, Holtzville, NY 00501-0002
515696319* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515696315* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
515696333* New Jersey Higher Education, PO Box 528, Trenton, NJ 08625
515696332* New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385
515696351* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08646-0245)
515696355* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267,
Trenton, NJ 08695)
515696353* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,
Trenton, NJ 08695)
515696335* +Select Portfolio Services Inc., PO Box 65450, Salt Lake City, UT 84165-0450
515696336* +Select Portfolio Services LLC, PO Box 65450, Salt Lake City, UT 84165-0450
515696344* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
515696347* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
515696300 ###Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278
515696338 ###Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 23, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 56

Date Rcvd: Oct 23, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pa bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 Under the Pooling and Servicing Agreement Dated Se dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J. Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
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TOTAL: 9